

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: LAWRENCE et al.

Application Serial No.: 09/812,627

Filing Date: March 20, 2001

For: AUTOMATED GLOBAL RISK

MANAGEMENT

Group Art Unit: 3624

Examiner: Subramanian, Narayanswamy

RESPONSE to Requirement for

Information under 37 CFR 1.105 mailed

September 15, 2005

Attorney Docket No.: G08.124

PTO Customer Number 28062

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CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on February 15, 2006.

Dated: February 15, 2006 By:

Randolph P. Calhoune

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Requirement for Information mailed September 15, 2005, please consider and enter the following remarks in the above-identified application.

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 6 of this paper.